

**Fill in this information to identify the case:**

Debtor 1 Cheryl Lenor Myers

Debtor 2

United States Bankruptcy Court for the MIDDLE District of Pennsylvania

Case number 22-01795 MJC

**Official Form 410S1****Notice of Mortgage Payment Change**

12/15

If the debtor's plan provides for payment of postpetition contractual installments on your claim secured by a security interest in the debtor's principal residence, you must use this form to give notice of any changes in the installment payment amount. File this form as a supplement to your proof of claim at least 21 days before the new payment amount is due. See Bankruptcy Rule 3002.1.

**Name of creditor:** M&T Bank**Court claim no. (if known):** 5-1**Last 4 digits** of any number you use to identify the debtor's account: 6553**Date of payment change:**

Must be at least 21 days after date of this notice

09/01/2022\*

**New total payment:**

\$1846.79

Principal, interest, and escrow, if any

**Part 1: Escrow Account Payment Adjustment****1. Will there be a change in the debtor's escrow account payment?**☐ No☒ Yes. Attach a copy of the escrow account statement prepared in a form consistent with applicable nonbankruptcy law. Describe the basis for the change. If a statement is not attached, explain why: \_\_\_\_\_**Current escrow payment:** \$632.74**New escrow payment:** \$675.47**Part 2: Mortgage Payment Adjustment****2. Will the debtor's principal and interest payment change based on an adjustment to the interest rate on the debtor's variable-rate account?**☒ No☐ Yes. Attach a copy of the rate change notice prepared in a form consistent with applicable nonbankruptcy law. If a notice is not attached, explain why: \_\_\_\_\_**Current interest rate:** \_\_\_\_\_%**New interest rate:** \_\_\_\_\_%**Current principal and interest payment:** \$ \_\_\_\_\_ **New principal and interest payment:** \$ \_\_\_\_\_**Part 3: Other Payment Change****3. Will there be a change in the debtor's mortgage payment for a reason not listed above?**☒ No☐ Yes. Attach a copy of any documents describing the basis for the change, such as a repayment plan or loan modification agreement. (Court approval may be required before the payment change can take effect.)

Reason for change: \_\_\_\_\_

**Current mortgage payment:** \$ \_\_\_\_\_**New mortgage payment:** \$ \_\_\_\_\_

Debtor(s) Cheryl Lenor Myers  
First Name Middle Name

Case number (if known) 22-01795 MJC  
Last Name

**Part 4: Sign Here**

The person completing this Notice must sign it. Sign and print your name and your title, if any, and state your address and telephone number.

Check the appropriate box.

☐ I am the creditor.

☒ I am the creditor's authorized agent.

**I declare under penalty of perjury that the information provided in this claim is true and correct to the best of my knowledge, information, and reasonable belief.**

**x** /s/ Michael Farrington

Date 03/07/2023

Print: Michael Farrington  
07 Mar 2023, 15:37:56, EST

Title Attorney for Creditor

Company KML Law Group, P.C.

Address 701 Market Street, Suite 5000  
Number Street  
Philadelphia, PA 19106  
City State ZIP Code

Contact phone (215) 627-1322 Email bkgroup@kmlawgroup.com

\*In instances where the borrower has been harmed due to a missed/late payment change notice, M&T Bank will provide a credit to the borrower for each payment that came due that was affected by the missed/late payment change notice.